

IN THE CLAIMS

Please amend the claims as follows:

Claims 1-25 (Canceled).

Claim 26 (New): A system for automated credit risk indexing comprising:

means for acquiring and evaluating company balance data and/or stock market data;

at least one memory module, in which predefined stock market data and/or company balance data can be stored correlated with individual companies, by which at least expected values for crediting data of individual companies can be determined;

a first filter module for automated company-related acquisition of stock market data of various financial centers;

a second filter module for automated company-related acquisition of company balance data from at least one corresponding memory module;

at least one of the filter modules comprising a definable time interval that determines an expected interval between the expected values to be calculated and the company balance data and/or stock market data of the individual companies; and

wherein the system for automated determination of the crediting data and/or the expected values for the crediting data based on the stock market data and/or the company balance data of a particular company comprises at least one neural network module.

Claim 27 (New): The system as claimed in claim 26, wherein the at least one neural network module comprises at least one neural network with a feedforward structure.

Claim 28 (New): The system as claimed in claim 26, wherein training input values of the at least one neural network module comprise the stock market data and/or the company balance data and corresponding training output values comprise a credit rating of the corresponding companies.

Claim 29 (New): The system as claimed in claim 26, wherein input values of the at least one neural network module comprise interest coverage and/or ratio of debt to total assets and/or earnings growth and/or total debt and/or market capitalization of equity and/or volatility of equity and/or ratio of debt to market capitalization of equity of the respective company.

Claim 30 (New): The system as claimed in claim 26, wherein the crediting data comprise at least one credit risk index for the corresponding company.

Claim 31 (New): The system as claimed in claim 26, comprising one or more network units by which a user can access user profiles allocated to the user and stored in a user database via a communication channel and/or send a crediting request to the computing unit.

Claim 32 (New): The system as claimed in claim 31, wherein by the user profiles, it is possible for a respective user to define which companies and/or financial markets and/or title categories are to be taken into consideration for determining the crediting data.

Claim 33 (New): The system as claimed in claim 31, wherein the communication channel comprises the international backbone network Internet.

Claim 34 (New): The system as claimed in claim 31, wherein the communication channel comprises a mobile radio network, a GSM and/or a UMTS mobile radio network, and/or a WLAN.

Claim 35 (New): A computer-aided system, comprising:
a number of modules and/or systems for calculating crediting data and/or credit risks of individual companies as claimed in claim 25; and
at least one additional neural network module for determining a credit portfolio risk and/or default correlation risk based on the crediting data and/or credit risks of individual companies, input data of the at least one additional neural network module comprising output data of the modules for determining crediting data and/or expected values of crediting data of individual companies.

Claim 36 (New): The computer-aided system as claimed in claim 35, wherein the at least one additional neural network module has a feedforward structure.

Claim 37 (New): A computer-aided method for automated credit risk indexing, in which company balance data and/or stock market data are acquired and evaluated, expected values being calculated for crediting data of individual companies, the method comprising:
stock market data of various financial centers are automatically acquired company-related by a first filter module and are stored predefined correlated with the individual companies in a first memory module;

company balance data are automatically acquired company-related from at least one corresponding memory module by a second filter module and are stored predefined correlated with the individual companies in a second memory module;

in at least one of the filter modules, a time interval is defined that determines an expected interval between the expected values to be calculated and the company balance data and/or stock market data of the individual companies, and

the expected values of the crediting data are determined by a neural network module based on the stock market data and/or the company balance data of a particular company.

Claim 38 (New): The computer-aided method as claimed in claim 37, wherein a neural network module having a feedforward structure is used as the at least one neural network module.

Claim 39 (New): The computer-aided method as claimed in claim 37, wherein the stock market data and/or the company balance data are used as training input values of the at least one neural network module and correspondingly an associated credit rating of the corresponding companies is used as training output values.

Claim 40 (New): The computer-aided method as claimed in claim 37, wherein as input parameters of the at least one neural network module, data based on interest coverage and/or ratio of debt to total assets and/or earnings growth and/or total debt and/or market capitalization of equity and/or volatility of equity and/or ratio of debt to market capitalization of equity of the respective company are used.

Claim 41 (New): The computer-aided method as claimed in claim 37, wherein the crediting data and/or expected values for crediting data comprise at least one credit risk index for the corresponding company.

Claim 42 (New): The computer-aided method as claimed in claim 37, wherein by the network units, a user profile stored in a user database is accessed by an allocated user via a communication channel and/or a crediting request is sent to the computing unit.

Claim 43 (New): The computer-aided method as claimed in claim 42, wherein the user profiles for the respective user are used for determining which companies and/or financial markets and/or title categories are used for determining the crediting data.

Claim 44 (New): The computer-aided method as claimed in claim 42, wherein the communication channel comprises the international backbone network Internet.

Claim 45 (New): The computer-aided method as claimed in claim 42, wherein the communication channel comprises a mobile radio network, a GSM and/or a UMTS mobile radio network, and/or a WLAN.

Claim 46 (New): The computer-aided method, by which a number of modules and/or systems, crediting data and/or credit risks of individual companies are determined in accordance with claim 37, and by which at least one additional neural network, credit portfolio risks and/or default correlation risks are determined based on the crediting data and/or credit risks of the individual companies, input data of the at least one additional neural

network comprising output data of the modules for calculating crediting data of individual companies.

Claim 47 (New): The computer-aided method as claimed in claim 46, wherein the at least one additional neural network module has a feedforward structure.

Claim 48 (New): A computer program product comprising a computer-readable medium with computer program code means contained therein for controlling one or more processors of a computer-based system for automated credit risk indexing, wherein expected values for crediting data of individual companies are calculated based on company balance data and/or stock market data, wherein:

by the computer program product, at least one neural network module can be generated in software and used for the automated determination of the crediting data and/or expected values for crediting data.

Claim 49 (New): The computer program product comprising a computer-readable medium with computer program code means contained therein for controlling one or more processors of a computer-based system for automated credit indexing, wherein the computer program product for calculating crediting data of individual companies comprises computer program products as claimed in claim 48, wherein

by the computer program product, at least one additional neural network module can be generated in software for determining a credit portfolio risk based on the crediting data of individual companies, input data of the at least one additional neural network module comprising output data of the neural network modules for calculating crediting data and/or expected values of crediting data of individual companies.

Claim 50 (New): The computer program product that can be loaded into internal memory of a digital computer and comprises software code sections by which the method according to claim 37 can be carried out when the product is running on a computer, wherein the neural network modules can be generated in software and/or hardware.